



## **Remembering Dr. Akhtar Hameed Khan**

On His 10th Death Anniversary

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Dr. Akhtar Hameed Khan, social scientist, was born into a cultured and noble family on July 15, 1914 in Agra, India. He was the eldest son of Khan Sahib Amir Ahmad Khan. After completing his education in India, he joined the Indian Civil Service (I.C.S.). After joining the prestigious group of government servants, Dr. Khan went to Magdelene College at Cambridge University for two years, from 1936 to 1938.

In 1939, Dr. Khan married Hameedah Begum, the oldest daughter of the famous leader from South Asia, Allama Inayatullah Khan Al-Mashriqi. Their Nikah (Islamic marriage) ceremony was held at the end of 1939, and their Rukhsati (bride's departure from parent's home) was held in May 1940. After Hameedah's death, he re-married. From his first wife, he had three daughters and a son and from his second wife, he had a daughter.

Dr. Khan was the founder of the Pakistan Academy for Rural Development, Comilla (now known as Bangladesh Academy for Rural Development, BARD) and the Orangi Pilot Project (OPP), Karachi. The BARD was started in 1958 whereas the OPP was launched in 1980. Dr. Khan achieved global recognition as a result of his work on these exemplary community development projects.

In the early 1960's, Dr. Khan formally introduced microfinance / microcredit through the Comilla Co-operatives scheme (also known as Comilla Model or Comilla Approach); he demonstrated to the world that microfinance / microcredit models could work and could

be applied on global scale. Today microcredit is a buzzword in the world of economic development and poverty alleviation.

Crediting Dr. Khan on microcredit, Louis A. Picard, Robert Groelsema, and Terry F. Buss wrote in their book entitled, *Foreign Aid and Foreign Policy: Lessons for the Next Half-Century*: "The village small cooperative loan system set up through Comilla was a forerunner of the Grameen Bank, now considered a major breakthrough in terms of microcredit."<sup>1</sup>

*Microcapital Monitor* (Massachusetts, USA) wrote in its issue of May 2008 under "Pioneers in Microfinance" (under written by Deutsche Bank): "...Khan is the originator of two development exemplars: the Comilla Model and the Orangi Pilot Project...Dr. Akhtar Hameed Khan helped lay the basic foundations of the microcredit movement through his work on the Comilla Model of rural development in the 1960s and the Orangi Pilot Project in the 1980s."<sup>2</sup>

Under the Comilla Co-operatives scheme, Dr. Khan also introduced microsavings. Initially the villagers could not grasp the concept, and Arthur F. Raper wrote of these villagers in his book: "'What does the man [Dr. Khan] mean — telling us [villagers] to save?' ... 'When we tell him we are too poor to save, he says that is why we must save.'" Raper went on to write in reference to said scheme: "The savings in the early days appear tiny indeed. During April, savings of the first seven agriculture societies ranged from Rs.12.00 to Rs. 65.00. The per-member monthly savings ranged from Rs.0. 60 (12 cents) to Rs. 2.65."<sup>3</sup>

Recognizing Dr. Khan's overall achievements at the Comilla Academy, the Board of Trustees of The Ramon Magsaysay Award Foundation (Philippines) honored him with the Magsaysay Award, also known as *Asia's Nobel Prize*, in August 1963. In 1964, Michigan State University awarded him with an Honorary Doctorate for his works and accomplishments.

Dr. Khan was also given many other awards for his innovative ideas, tremendous achievements, and contributions towards economic and human development. Among these were the Hilal-e-Pakistan, Sitra-i-Pakistan, Nishan-i-Imtiaz (posthumous), and Jinnah Award (posthumous).

Dr. Khan was also invited to speak at various forums and he shared his ideas at various institutions around the globe. Dr. Khan was a visiting professor at many distinguished universities, such as Harvard, Princeton, and Michigan State Universities in the USA, Lund University in Sweden, and Oxford University in England. Dr. Khan was also on the boards of various educational institutions in Pakistan.

Throughout the course of his lifetime, not only did he establish himself as a social scientist but also as a scholar and a poet. Dr. Khan possessed an immense amount of knowledge, and we could have learned much more from him, but his time came to depart.

Dr. Khan left us on October 09, 1999; he died in the USA where he was visiting his family.

Today, Dr. Khan's ideas and works are quoted in books and journals and are not only globally recognized but replicated in various countries of the world. Millions of unprivileged people are benefiting from these projects in Pakistan, in Bangladesh, and across the globe.

May Dr. Akhtar Hameed Khan rest in peace and may God bless his soul.

A web site has been dedicated to Dr. Khan: <http://akhtar-hameed-khan.8m.com>

***This article appeared in the following newspapers:***

*News from Bangladesh* dated October 06, 2009  
<http://bangladesh-web.com/view.php?hidRecord=287862>

*Asian Tribune* (published by World Institute for Asian Studies) dated October 07, 2009  
<http://www.asiantribune.com/news/2009/10/06/remembering-dr-akhtar-hameed-khan>

*The Statesman* (Peshawar, Pakistan) dated October 11, 2009  
<http://www.statesman.com.pk>

*Pakistan Link* (USA) dated October 30, 2009  
<http://www.pakistanlink.com/opinion.htm>

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<sup>1</sup> Picard, Louis A., Robert Groelsema, and Terry F. Buss. *Foreign Aid and Foreign Policy: Lessons for the Next Half-Century*. M.E. Sharpe, 2007. p. 310.

<sup>2</sup> "Pioneers in Microfinance: Dr. Akhtar Hameed Khan." *MicroCapital Monitor*. Volume 3, Issue 5. May 2008. [http://www.microcapital.org/downloads/monitor\\_volume3/MicroCapitalMonitorPreview\\_May08.pdf](http://www.microcapital.org/downloads/monitor_volume3/MicroCapitalMonitorPreview_May08.pdf)

<sup>3</sup> Raper, Arthur F. *Rural Development in Action: The Comprehensive Experiment at Comilla, East Pakistan* (now Bangladesh). Cornell University Press, 1970. pp. 66-7.